

1    21. (New) A computer-automated method for financial planning by managing stored data  
2    values representing spending resources of an organization, the method comprising the  
3    computer-implemented steps of:  
4       receiving first data input that specifies a spending capacity for at least a portion of the  
5       organization;  
6       in response to receiving the first data input, creating and storing spending capacity data  
7       in a public area, wherein the spending capacity data defines the spending  
8       capacity based on the first data input;  
9       receiving second data input that specifies one or more planned expense allocations for  
10      the portion of the organization;  
11      in response to receiving the second data input, creating and storing planned expense  
12      data in a private area, wherein the planned expense data defines the one or more  
13      planned expense allocations based on the second data input;  
14      determining whether the planned expense data satisfies a criterion that is based on the  
15      spending capacity data; and  
16      storing the planned expense data in the public area only when the planned expense data  
17      satisfies the criterion.

1    22. (New) A method as recited in Claim 21, wherein:  
2       the organization is a business;  
3       the portion of the organization is a department selected by user input from among a  
4       plurality of departments of the business;  
5       the department is associated with at least one spend account;  
6       the spending capacity is a limit on spending by the department; and  
7       the criterion is satisfied only when a sum associated with the planned expense data does  
8       not exceed the spending capacity.

- 1    23. (New) A method as recited in Claim 21, wherein:
  - 2       the portion of the organization is a department selected by user input from among a
  - 3              plurality of departments of a business; and
  - 4       the department is associated with one or more financial plans that are created and stored
  - 5              in the private area based on user input from a business manager of the
  - 6              department.
- 1    24. (New) A method as recited in Claim 21, further comprising the computer-implemented steps of:
  - 2       developing an object that is related to financial activity of the portion of the organization;
  - 3       monitoring the object to identify financial activity in the portion of the organization;
  - 4              and
  - 5       wherein the step of creating the planned expense data in the private area is carried out
  - 6              based on financial activity that is identified from monitoring the object.
- 1    25. (New) A method as recited in Claim 21, further comprising the computer-implemented steps of:
  - 2       receiving a request to modify the spending capacity for the portion of the organization;
  - 3       determining whether the request is allowable; and
  - 4       only when the request is allowable, updating the first data that is stored in the public
  - 5              area to reflect the request to modify the resource capacity for the portion of the organization.
- 1    26. (New) A method as recited in Claim 25, wherein the request to modify the resource capacity is user data input representing a request to increase the spending capacity.

- 1    27. (New) A method as recited in Claim 25, wherein the step of determining whether the
- 2    request is allowable comprises the computer-implemented steps of:
- 3    sending an electronic message to another portion of the organization, wherein the
- 4    message describes the request to modify the spending capacity; and
- 5    receiving an electronic response from the other portion of the organization, wherein the
- 6    response indicates whether the request to modify the spending capacity is
- 7    allowable.
- 1    28. (New) A method as recited in Claim 27, wherein the response specifies that the request
- 2    to modify the spending capacity is allowable based on a different value of the resource
- 3    capacity than an original value of the spending capacity specified in the request.
- 1    29. (New) A method as recited in Claim 21, further comprising the computer-implemented
- 2    steps of:
- 3    receiving user data input representing a modification to one or more planned expenses
- 4    for the portion of the organization; and
- 5    updating only the planned expense data that is stored in the private area.
- 1    30. (New) A method as recited in Claim 21, wherein:  
2    the step of creating and storing the planned expense data in the private area includes the  
3    step of creating and storing one or more private plan objects in the private area  
4    as part of a department object that is associated with the portion of the  
5    organization; and  
6    the step of storing the planned expense data in the public area includes the step of  
7    creating one or more public plan objects as part of the department object.

1       31. (New) A computer-automated method for financial planning based on managing  
2       spending resources in an organization that includes a plurality of sub-organizations , the  
3       method comprising the computer-implemented steps of:  
4              creating and storing a stored data hierarchy that represents the organization and the sub-  
5              organizations and comprises a plurality of hierarchical levels,  
6              receiving first data that specifies a first resource capacity for a first hierarchical level  
7              from the plurality of hierarchical levels;  
8              receiving second data that defines one or more second resource capacities for one or  
9              more sub-organizations in a second hierarchical level from the plurality of  
10             hierarchical levels;  
11             storing the second data for a particular sub-organization of the one or more  
12             sub-organizations in a private area that is accessible by users associated with the  
13             particular sub-organization;  
14             when the second data does not exceed the first resource capacity, storing the second  
15             data in a public area that is accessible by users associated with the first  
16             hierarchical level and the second hierarchical level;  
17             receiving third data that specifies one or more planned resource allocations for each of  
18             the one or more sub-organizations in the second hierarchical level; and  
19             for each particular sub-organization of the one or more sub-organizations in the second  
20             hierarchical level:  
21                 storing the third data in an additional private area that is only accessible by users  
22                 associated with the particular sub-organization; and  
23                 when the third data does not exceed the second resource capacity for the  
24                 particular sub-organization, storing the third data in the public area that is  
25                 accessible by users associated with the first hierarchical level and the  
26                 second hierarchical level.

- 1    32. (New) A method as recited in Claim 31, further comprising the computer-implemented  
2    step of:  
3        for each particular sub-organization of the one or more sub-organizations in the second  
4        hierarchical level, when the third data exceeds the second resource capacity for  
5        the particular sub-organization:  
6            receiving a request to modify the second resource capacity for the particular sub-  
7            organization;  
8            determining whether the request is allowable; and  
9            when the request is allowable, updating the second resource capacity for the  
10          particular sub-organization.
- 1    33. (New) A method as recited in Claim 31, wherein the one or more planned resource  
2    allocations includes one or more third resource capacities for one or more  
3    sub-organizations in a third hierarchical level from the plurality of hierarchical levels.
- 1    34. (New) A method as recited in Claim 31, wherein the first hierarchical level is  
2    associated with at least one spend account.
- 1    35. (New) A method for controlling spending in a business that includes a plurality of  
2    departments, the method comprising the computer-implemented steps of:  
3        receiving first data input that specifies a spending capacity for a department from the  
4        plurality of departments;  
5        in response to receiving the first data input, creating and storing first data in a public  
6        area, wherein the first data defines the spending capacity for the department;  
7        receiving second data input that specifies one or more planned expenses for the  
8        department;  
9        in response to receiving the second data input, creating and storing second data in a  
10      private area, wherein the second data defines the one or more planned expenses  
11      based on the second data input;

12 determining, based on the first data and the second data, whether the one or more  
13 planned expenses are within the spending capacity for the department;  
14 when the one or more planned expenses are not within the spending capacity for the  
15 department,  
16 receiving a request to increase the spending capacity for the department;  
17 determining whether the request is allowable;  
18 when the request is allowable, updating the spending capacity for the  
19 department; and  
20 when the one or more planned expenses are within the spending capacity for the  
21 department, storing the second data in the public area.

- 1 36. (New) A method for financial planning for a business, comprising:  
2 receiving input from a plurality of front line participants of the business, wherein the  
3 input specifies revenue forecasts for the business;  
4 in response to receiving the input, combining the input from the plurality of front line  
5 participants into an overall bookings forecast and an overall revenue forecast for  
6 the business;  
7 storing the overall bookings forecast and overall revenue forecast;  
8 based on the overall revenue forecast and a profit and loss model, calculating an overall  
9 resource capacity for the business;  
10 based on the overall resource capacity, receiving a plurality of resource capacities for a  
11 plurality of departments of the business;  
12 storing data that defines the plurality of resource capacities in a private area;  
13 when a sum of the plurality of resource capacities does not exceed the overall resource  
14 capacity, storing the plurality of resource capacities in a public area; and  
15 adjusting the plurality of resource capacities in response to one or more requests from  
16 the plurality of departments.

- 1    37. (New) A method as recited in Claim 36, further comprising the computer-implemented  
2    steps of:  
3       receiving modified input from the plurality of front line participants;  
4       in response to receiving the modified input, calculating a revised overall spending  
5           capacity based on the modified input;  
6       based on revised overall spending capacity, receiving a plurality of modified resource  
7           capacities for the plurality of departments;  
8       storing modified data that defines the plurality of modified resource capacities in a  
9           private area;  
10      when a revised sum of the plurality of modified resource capacities does not exceed the  
11           revised overall resource capacity, storing the plurality of modified resource  
12           capacities in the public area; and  
13      adjusting the plurality of modified resource capacities in response to one or more  
14           additional requests from the plurality of departments.
- 1    38. (New) A computer-readable medium carrying one or more sequences of instructions for  
2    financial planning by managing stored data values representing spending resources of  
3    an organization, wherein execution of the one or more sequences of instructions by one  
4    or more processors causes the one or more processors to perform the steps of:  
5       receiving first data input that specifies a spending capacity for at least a portion of the  
6           organization;  
7       in response to receiving the first data input, creating and storing spending capacity data  
8           in a public area, wherein the spending capacity data defines the spending  
9           capacity based on the first data input;  
10      receiving second data input that specifies one or more planned expense allocations for  
11           the portion of the organization;  
12      in response to receiving the second data input, creating and storing planned expense  
13           data in a private area, wherein the planned expense data defines the one or more  
14           planned expense allocations based on the second data input;

15       determining whether the planned expense data satisfies a criterion that is based on the  
16              spending capacity data; and  
17        storing the planned expense data in the public area only when the planned expense data  
18              satisfies the criterion.

1       39. (New) A computer-automated apparatus for financial planning that manages stored data  
2              values representing spending resources of an organization, comprising:  
3              means for receiving first data input that specifies a spending capacity for at least a  
4                  portion of the organization;  
5              means for creating and storing, in response to receiving the first data input, spending  
6                  capacity data in a public area, wherein the spending capacity data defines the  
7                  spending capacity based on the first data input;  
8              means for receiving second data input that specifies one or more planned expense  
9                  allocations for the portion of the organization;  
10             means for creating and storing, in response to receiving the second data input, planned  
11                  expense data in a private area, wherein the planned expense data defines the one  
12                  or more planned expense allocations based on the second data input;  
13             means for determining whether the planned expense data satisfies a criterion that is  
14                  based on the spending capacity data; and  
15             means for storing the planned expense data in the public area only when the planned  
16                  expense data satisfies the criterion.

1       40. (New) A computer-automated apparatus for financial planning that manages stored data  
2              values representing spending resources of an organization, comprising:  
3              a network interface that is coupled to a data network for receiving one or more packet  
4                  flows therefrom;  
5              a processor communicatively coupled to the network interface;  
6              one or more stored sequences of instructions which, when executed by the processor,  
7                  cause the processor to carry out the steps of:

8 receiving first data input that specifies a spending capacity for at least a portion  
9 of the organization;  
10 in response to receiving the first data input, creating and storing spending  
11 capacity data in a public area, wherein the spending capacity data defines  
12 the spending capacity based on the first data input;  
13 receiving second data input that specifies one or more planned expense  
14 allocations for the portion of the organization;  
15 in response to receiving the second data input, creating and storing planned  
16 expense data in a private area, wherein the planned expense data defines  
17 the one or more planned expense allocations based on the second data  
18 input;  
19 determining whether the planned expense data satisfies a criterion that is based  
20 on the spending capacity data; and  
21 storing the planned expense data in the public area only when the planned  
22 expense data satisfies the criterion.